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ABSTRACT

This guide provides business teachers with practical ideas for teaching general business. Content is presented in seven sections. The first two sections list fourteen behavioral objectives for a general business course and offer suggestions for course content. Section 3 discusses problems in teaching general business, including reading, arithmetic skills, and motivation. Section 4 covers teaching-learning strategies and includes discussions on individualization, grouping for temporary projects, self-selection in reading and interest groups, independent work, individual and small group conferences, questions for teachers to consider in selecting strategies, and guidelines for teaching-learning activities. Section 5 suggests from five to twenty-three teaching-learning activities (correlated with the fourteen behavioral objectives) for each of the following twelve general business course units: the private enterprise system; changes in the economic system; forms of business organization; individual contributions to the economic system; money management; problems in money management caused by the economic situation; banks in our economic system; role of credit; insurance; savings and investments; rights and responsibilities of workers, investors, business firms, and the government; and career choice. Section 6 discusses student evaluation and includes learning activity packages, contracts, activities lists, small group work, and evaluating a student's total performance. The last section lists suggested resource materials for both teachers and students (including, commercial materials, articles, and publications). (EM)

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TEACHING GENERAL BUSINESS

Betty Jean Brown

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Delta Pi Epsilon
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Preface

Delta Pi Epsilon launched the new planned publications program during the 1976-77 biennium with two series, one targeted at the classroom teacher and the other, the researcher.

The *Rapid Reader* series is geared for the teacher to read and immediately take ideas into the classroom for enlivening and enriching the teaching of business subjects. The *Service Bulletin* series is designed for the researcher, the doctoral or master's candidate, or teacher interested in and/or conducting research. Each publication in both series is written by a recognized authority in the field. Several authors are Delta Pi Epsilon Research Award or Robert E. Slaughter Research Award winners.

Delta Pi Epsilon is proud to present these new publications for use by teachers who want to remain abreast of the latest teaching/learning strategies and research techniques as well as for use in classes such as methods of teaching, principles of business education, and research classes.

Publications released during the 1976-77 biennium include:

Rapid Reader No. 1—*Teaching General Business* by Betty Jean Brown, University of Tennessee, Knoxville, Tennessee

Rapid Reader No. 2—*Teaching Consumer Education* by David K. Graf, Northern Illinois University, DeKalb, Illinois

Rapid Reader No. 3—*Teaching Typewriting* by Gary N. McLean, University of Minnesota, Minneapolis, Minnesota

Service Bulletin No. 1—*Research: Process and Product* by Mildred Hillestad, The Ohio State University, Columbus, Ohio

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Teaching General Business

In general business, students can view the economic world, but more importantly they can learn to cope with that world as a producer, consumer and citizen. What could be more important?

To be able to successfully function in the economic world is one of the most important assets a student could have upon leaving school. General business is usually offered at the ninth- or tenth-grade level and is designed as a general education course for all students—both boys and girls—regardless of ability level, interests, or plans for the future. After all, every student has contact with the business world as a consumer and citizen and many will become producers in that business world.

General business is a vehicle that should be used to the fullest to help students learn about our economic system and their places in it. The purpose of this Rapid Reader is to provide the general business teacher with practical ideas for the course—teaching strategies, ideas for content, activities for student involvement, and suggestions for evaluation of student progress.

Objectives

The primary aim of the general business course is to develop economic understanding. Emphasis should be placed on the characteristics of a private-enterprise system and on the role of an individual in that system as a producer, consumer, and citizen. The role of the individual in handling personal affairs and managing money is also of importance.

With the current nationwide emphasis on the consumer's role in our economy, the general business teacher may be tempted to concentrate entirely on the role of the consumer—how to stretch the consumer dollar, avoid gyps and frauds in the marketplace, and manage consumer affairs efficiently. Economic understanding must not be slighted. The course first and foremost must help students to understand how the economic system operates; their role as individual consumers in that system is not the primary focus of the course.

The content of the general business course may vary from school to school or from year to year, depending on current happenings in the economy; but the objectives of the course should include some or all of the following objectives. At the completion of various portions of the course content, students should be able to perform the following activities:

1. Describe characteristics of the private-enterprise system of the United States: its production, marketing, and consumption functions.
2. Identify changes in the economic system that have occurred and will occur, such as business cycles.
3. Describe major ways in which business firms may be organized and describe characteristics of each of these forms of business organization.
4. Evaluate ways in which an individual can contribute to our economic system as a producer, a consumer, and a citizen.

5. Formulate a plan for efficient money management by individuals and families.
6. Describe the problems in individual, family, and business money management caused by changes in the nation's economy.
7. Explain the functions of banks in our economic system and assess ways in which individuals can use the services of banks intelligently.
8. Analyze the role of credit in the business world and explain how to plan wise use of credit in managing personal finances.
9. Define economic risks, list some of their causes, and describe how insurance protects the individual from loss of property and earning power.
10. Describe the various types of insurance available to an individual and evaluate situations in which a person should have various types of insurance coverage.
11. Describe the role of savings and investments in the economic system and personal lives of consumers and ways in which savings and investments may be accumulated.
12. Determine the rights and responsibilities of workers, investors, business firms, and the government in the American economy and describe the role of each in the operation of our private-enterprise economy.
13. Assess the need for careful career choice and analyze various careers available to an individual.
14. Investigate how to locate and apply for a job.

The teacher's guides for the textbooks used in the course are excellent sources of more specific objectives for each day's activities in the classroom. Such guides typically include general objectives for the entire course and for individual units. For each day's activities, the teacher should identify some specific results which will be expected of the students; these objectives should be expressed in behavioral terms which will allow the teacher to measure the achievements of the students against the objectives for the class period. If the objective is met, the student goes on to a new objective; if an objective is not met, the student will engage in other activities designed to help him or her meet the objective.

Objectives for the course should emphasize problem-solving, "thinking-through" situations to understand how individual decisions affect the economic well-being of the person making those decisions and the development of skills in handling those decisions.

Content

A typical textbook for the general business course contains 12 to 15 basic areas of content. If the course offered in a particular school is one semester in length, the teacher must be the judge of the areas to include in that semester, since it would not be feasible to include all the units. In a one-year course, most of the units can be included. The age level of the students will be a factor in choosing topics to teach. If students are ninth-graders,

some areas may not be of much interest to them yet. If they are tenth-graders, on the other hand, they will have more interest in some areas because of their greater maturity and the fact that they are closer to using such consumer services as credit, automobile insurance, and banks.

A student completing a semester or a year of general business should have a strong foundation in understanding how our business system operates. Included in the content should be an understanding of business organization; the role of business and government; and the interdependence of consumers, business firms, and government. The first section of the course should give students a solid basis to build on for the rest of the semester or year. A unit on the American business system and the interrelationships among business firms, the government, and the consumer may be followed by these typical units: money and banking, the wise use of money, credit, insurance, savings and investments, forms of business organization, career information, and rights and responsibilities of the individual consumer in the marketplace and in the economic system.

If the students have an interest in several other topics, they may be included in the course. Environmentalism, a current topic, may be included if students have not already had wide exposure to the topic in other courses. The economic aspects of environmentalism are significant. What is the cost of protecting the environment? What is the cost of **not** protecting it? Who should pay that cost? What is the responsibility of the individual business firm for proper disposal of waste? What can be done if the cost of proper disposal is too high for the firm to continue to operate? What are the economic implications of environmentalism for the government, the business firm, and the consumer? Inman and Danks (1974) designed a unit of instruction on environmentalism to cover two or three weeks, but it can be condensed or expanded as needed. The unit includes excellent ideas for teaching. For example, one suggestion is to include a "Did You Know?" board in the classroom which would display a provocative question or statement each day. An item such as "each year Americans dispose of 7 million junked cars, 30 million tons of scrap paper, 28 billion bottles, and 48 billion cans" can be the springboard for a discussion of various economic problems connected with junk.

The energy situation is another timely topic that may be included as a unit in general business. Bahr (1974) developed a unit on energy which includes behavioral objectives, ideas for small group and individual activities, and resource materials for the teacher and students. The unit can become the nucleus of an interesting, timely, and thought-provoking part of the general business course; and the teacher and students can expand it to explore the economic implications of energy and its use in their own community.

Most textbooks include an introduction to advertising as a part of the discussion of wise buying and use of aids in buying. Because students often have an interest in advertising, that unit may be expanded. The teacher can introduce the students to local advertising practices and media and help them to discover more about the influence of advertising on their personal lives and their community.

Each year the computer becomes more and more a part of the business world. If there is no other opportunity for students to become acquainted with the concepts of the computer and its place in their economic world, perhaps the general business class is a place where students can learn more about how the computer fits into the economic world.

The textbook is a guide for content; because the business world is so dynamic, however, the teacher may find innovative and interesting ways in which to expand the content to include current happenings and the interests of the students in general business. Content should be **guided** by the textbook; the text need not dictate organization and emphasis. A well-designed general business course will be taught in such a way as to best meet the needs of the students enrolled in the course. Selection among the available topics may be necessary simply because there is not enough time in nine months to include all the material. The setting in which the students operate may influence the choice of content. Suburban, urban, inner-city, and rural students all need to understand the economic system in which they operate; however, they may operate differently as individual consumers because of their setting. Therefore, the teacher may need to adapt content to fit their needs and to make what they learn applicable to their own situation. The teacher serves a vital role as a resource person in adapting the vast numbers of materials available for teaching about our private-enterprise system and the roles of students in that system.

Problems in Teaching General Business

Several problems seem apparent in teaching general business. However, with the aid of materials, techniques and creative activities, most teachers can overcome these problems to an extent that students can be successful in achieving the goals of the course.

Students often lack basic skills. They may not be reading at grade level; arithmetic skills may be seriously lacking; and the students may have difficulty in expressing themselves orally and in writing. A general business teacher who has an opportunity to work with the students for only about one hour a day will be unable to overcome all of these difficulties, but activities can be included as part of the course to help the students.

Reading

The average reading level of the general business textbooks ranges, in different sections of the books, from sixth-grade level to early high school. Even so, some students will have serious problems in reading and comprehending the text material. Their usual solution to that problem will be not to read anything they don't have to read! Since it is impossible for a teacher to force the students to read the book, what can be done?

Other means can be used to help students comprehend the material. A large array of audio-visual materials is available for presentation. Films and filmstrips, many of which are available on free loan or for a small fee, can be used to expose students to the content. Tapes, records, and oral presentations by the teacher may be substituted for written material for

those who have serious reading problems. Preparing or assembling these materials is time consuming for the teacher, however.

Another way to help students is to use materials that are written on a lower reading level than the text material. The teacher may be able to rewrite some of the material; booklets, pamphlets, and other published materials may be written in more simplified language and can be used to supplement the text. The teacher may be able to use individual learning packets, handout materials, audio-visual materials, and teacher-prepared materials extensively to provide written forms of the content to be covered. Again, assembling all the materials needed requires much effort by the teacher.

Trying to help students improve their skills to an extent that they can feel more comfortable with the text and other written materials used in the classroom may be the best approach for a general business teacher. By spending some extra time at the beginning of the course in helping students learn how to use the textbook, students may be able to read the textbook with less difficulty, even though they lack reading skills.

Since the general business course introduces students to numerous terms, the teacher may help students build their vocabulary through class activities so that they can feel comfortable with those new terms. Word games, crossword puzzles, and other devices may be used to drill on vocabulary in interesting ways. The teacher may also help students early in the year to learn how to use the textbook for reading—how to skim, how to formulate questions to be answered as they read, and how to use the materials in the textbook to best advantage. As each reading assignment is given to students, key questions can be highlighted so that they know for what they are reading; those questions then become focal points which help them to comprehend what they read.

Two devices may help in reading. The "SQ3R" approach can be taught to the students; they can be helped to see how to **survey** the reading assignment before reading it; to develop a few key **questions** that will be answered in reading; and to **read, reflect,** and **review** what was read and to answer the questions that were developed before reading as a part of that review. The "OK4R" method is one which may help students, also. In that method, students **overview** the reading assignment, skim for **key ideas, read** and then **recall** by saying the major points in a few words, **reflect** on the major points, and then **review** before discussion or a test. Either of these methods will help students comprehend more of what they read, and teacher guidance in using the methods may encourage them to try to do more reading from the text.

The teacher may need to develop his or her skills in helping students with reading problems. Two references which may be of particular help to business teachers include a publication of the Illinois Business Education Association entitled *Learning Disabilities* (Clow) which contains specific ideas for helping students in basic business courses. A second source of help is an article by Schultheis and Napoli (November 1975) which includes directions for diagnostic procedures for determining student reading proficiency in

the course materials and suggestions for helping students. Other materials may be suggested by reading specialists.

Arithmetic Skills

If students lack arithmetic skills, learning about the dollars and cents involved in being a consumer—and learning how to stretch those dollars and cents by computing costs and income—may be difficult and frustrating. Perhaps the best approach is a simplification approach. By working with easier figures, such as round numbers, students can learn the procedures for computing interest, credit costs, and income and expenses. If round numbers are used, the teacher can concentrate on teaching students the procedures for solving the arithmetic problems associated with the general business content. If they do not know how to figure percentages and to compute with fractions, devoting a few days of classtime to a review of basic procedures, using numbers that are not frustrating to them, may be the best way to help them feel more comfortable with the arithmetic that will be essential to understanding their roles as consumers/producers/citizens in our economic system.

Motivation

Perhaps the number one problem of many general business teachers is the problem of motivation. How do you interest students enough to take part in the class activities? Answering that question is not easy, and there is no one answer for all general business classes. What motivates some groups of students may not motivate others. Often, however, the motivation problem is tied to other problems such as reading and comprehension problems, personal problems, or other long-standing problems about which the general business teacher may not know or may not be able to solve.

Activities to supplement reading and discussion seem to be one of the best ways in which to interest students in the classwork. Most students want to learn, but they will be more eager to learn if they can be involved in interesting activities. A teacher may try to include some meaningful, interesting, and even "fun" activities in the class sessions. Because students do bring some background in the business world to the classroom, a teacher may try to capitalize on those background experiences as much as possible by tying classroom activities to them. Students should be involved in their own economic community as much as possible as part of the activity of the general business class. What is true in the national economy is often true to a limited extent in their own community's economy. If the business teacher can draw on the resources of the business firms in the local community for materials, resource persons, ideas, case problems for examples, and other aids, the students may become more interested in the course because it involves their own community.

Other

The basic business area is one in which business teachers often feel less confident to teach. Sometimes that lack of confidence is due to the teacher's feeling that he or she does not know the content well enough. Sometimes it is a lack of ability to anticipate and handle the kinds of problems that the

teacher expects will arise in the general business class.

A good way for a teacher to build knowledge of the content of the course, in addition to reading the textbook, is through a few good business magazines and newspapers. Because the business world is ever changing and dynamic, some of the content of the course can be based on current happenings. By reading the daily newspaper and news magazines, a teacher can bring in local happenings as part of the content. Most of the content of the general business course is based on everyday occurrences in the economy and the life of the individuals in the economic world. Relating local and world happenings to each day's activities will help students feel that the teacher has a depth and breadth of knowledge that goes beyond the textbook.

A beginning general business teacher may take courage from the thought that most students at the ninth- and tenth-grade level will not have had extensive experience in the business world. Therefore, the teacher should be able to plan ahead to meet most of the questions on content that students may ask. Community resource persons will be an invaluable aid if the teacher will consult them.

The ability to organize the class in a variety of ways is a key skill for a general business teacher. If a variety of activities is used to keep the interest of the students, the teacher must be skilled in organizing those activities efficiently so that time is not wasted and so that the teacher can help the students to participate effectively in the activities.

Teaching-Learning Strategies

Individualization

Questions to consider in teaching a general business course should include all aspects of the learning process. A teacher must look at the individuals in the class to determine teaching-learning strategies for that group. The general business course must be individualized. Individualization does not necessarily mean that each student follows a different path; it may mean that a particular group of students follows a different path from other groups of general business students. Or it may mean that groups of students within the class work on different activities.

Individualizing activities is an aid in keeping student interest and compensating for the wide range of ability levels that is typical in a general business class. What happens when you, as a teacher, individualize? You become different; you no longer are just a dispenser of knowledge. You produce the climate, provide the resources, stimulate the students to explore and investigate, and you become a facilitator and a guide. The students take a more active role in their learning and in evaluating their own work. They take more responsibility for what they do.

Individualization does not necessarily mean that everything is on a one-to-one basis. Groups can be involved in the same activities and still be individualized. Individualization also allows opportunities for the socialization process to develop so that students learn to discuss, argue, defend, and delve deeper into topics.

In a self-contained classroom, there should be some structure to the individualized situation. Students do not necessarily need a myriad of activities from which to choose. There may be a few choices available to them for activities, and with guidance three or four groups may pursue those activities in the same classroom under ground rules established for all groups. Some classroom procedures that are appropriate for more individualized work are grouping for temporary projects, self-selection in reading and in interest groups, opportunities for independent work, and individual and small-group conferences with the teacher.

Grouping for Temporary Projects

Small-group discussions are excellent ways to involve more students in exploring problems. In a large group, a few students may tend to dominate the discussion. In small groups of three to seven students, more students may participate. The textbook is a good source of ideas for small-group work; but questions for discussion or problems to be solved may come from various sources, such as newspaper articles, pamphlets, or magazines.

Rules are needed to make small-group work successful. First, all students must understand what is expected of them. They must know what each person is to do, what the time limit is, what is to be demonstrated when they have finished their work, and what special responsibilities must be delegated within their group. Second, they must know what resources are available to them. Third, they will need some guidance. As the groups work, the teacher may circulate among them to help with organization and to provide idea-starters. The teacher can also ensure that all students in the group are participating and can motivate those who need to be encouraged to participate. Blockhus (1974) outlined additional guidelines for the use of small groups in basic business classes. Her suggestions included ways to structure the groups, procedures that students should include in their preparation for beginning the task before them, methods to provide feedback to the groups, and topics that are suitable for small group discussions. Many topics in the general business course may be explored through small-group work. The group may go outside the classroom for some research into community facilities, stores, business firms, or other areas to supplement what they can find in the resources available to them in the classroom.

Research projects may be organized on a small-group basis. The structure of the groups may depend on the kinds of research the students are to do. If students must go to the library to find additional materials, groups may be composed of those students who have a study period at the same time or who could stay after school for a few minutes on the same afternoon. If students will go into the business community for some of their research, the group may include those who live fairly close to each other or who have the same bus schedule. Work with small groups can be a way to move the students beyond the textbook materials into a project of researching beyond the classroom for answers to questions or problems directly related to the topics being studied in the textbook.

Self-Selection in Reading and Interest Groups

Teachers sometimes fall into the trap of trying to spend too much time with the students in one large group with all students reading the same materials, working on the same projects, and participating in the same way. Particularly with groups who have varied reading levels and varied interests, some independent study time may be provided for students to choose topics and read independently. A resource corner in the classroom may contain pamphlets, books, magazines, newspapers, and other materials that the teacher and students have gathered from various sources, including community resources. In allotted time periods, the students may be allowed to work on their own in reading from the resources available on a topic of interest to them. Such activities may be used as "time-out" activities or rewards for having finished assigned work ahead of the rest of the group—as students finish their work, they can read in any area they choose. Self-selection gives students an opportunity to browse through materials that they otherwise may not have the incentive or opportunity to explore.

The key to a satisfying self-selection process is the availability of interesting, suitable materials for the students at the time they need them. One project of the teacher will be to gather many interesting materials written on the students' levels to serve as resources for students' independent study.

Independent Work

The self-selection process of finding reading and activity materials will be one form of independent work which may be used to individualize work. Other activities may be devised that will allow students to work on their own and to choose different methods of exploring a topic.

The students may be given individual learning activity packets which allow them to progress on their own. The packets can be devised by the general business teacher, and they are also available commercially. Included in the packets should be objectives, activities to meet those objectives, and checks on the students' progress. These checks may include pretests and post-tests, checklists, directions to report to the teacher to have the work checked, or other means of monitoring individual student progress.

Other independent work may not be organized into a learning packet but may serve the same purpose: to allow students to progress at their own rate, selecting from activities as they need them. Students may be given a list of objectives for a topic, a list of activities from which they may choose those which they would like to do, and checkpoints and deadlines for completion of particular activities. In this way, a student may select activities that are of most interest to that individual student and can spend part of the class period each day pursuing those activities. Included in the activities may be those which students can do as a small group, with some guidelines for coordinating the small group who can select that particular activity. Other activities can require students to go out into the business community or do independent research outside the classroom. The activities may require a variety of skills and abilities so that students can select those that are suitable for them as individuals, both in interests and in abilities.

Individual and Small-Group Conferences with the Teacher

A fourth possibility for individualization within the general business class is a conference with the teacher. As students complete projects or study topics, they may meet with the teacher individually or in small groups to discuss their findings. This conference gives the teacher an opportunity to discover student interests, so that further activities of the class can be geared toward some of those interests, and to give individual attention to problem areas, either in skills or in knowledge of the topic. In a self-contained general business classroom, such conferences may be difficult to schedule, however; and the teacher may be able to use this technique to a very limited extent.

Questions About Teaching-Learning Strategies

In choosing strategies for helping the students learn, a teacher may be able to consider some questions to guide the selection of activities, topics, and projects that will be used.

1. Is it important that the class period have at least two kinds of activities?
2. In what ways can a student in the class be helped to visualize an idea presented in order to understand it? What aids can be used for this particular idea?
3. In what ways can the student be **involved** personally in this learning or involved in applying it to solving a problem so that learning will take place?
4. What can be done to get all students—particularly the slow learner and the disinterested student—involved, at least to some extent, in each class period?
5. How can the slow learner be helped to understand? How can the disinterested student be helped to want to learn? How can the very able student be challenged by the content of the course?
6. How can students gain understanding—real understanding, not temporary memorization?
7. How can ways to attract interest have practical application in the general business classroom?
8. What about the nature of humans—their psychological and physical makeup and the ways in which they learn—can be given practical application in the classroom?
9. How can evaluation be made a meaningful part of the learning process?

An individual teacher must answer these questions for a particular class of students, and the answers may vary from class to class. However, active involvement in the class to add interest and motivation will be an answer to many of the questions. Students will learn if they are involved in challenging (but not frustrating), and interesting activities and if the activities are appropriate and relevant for the content of the general business course. Because activities can provide a spark of interest and motivation, this Rapid Reader will include a number of activities to involve students in the classroom; hopefully, those ideas for activities included in this Rapid Reader

will spark teachers to develop additional activities to involve students in their learning.

Guidelines for Teaching-Learning Activities

Typically, in a 55-minute class period, a teacher should attempt to build into the lesson plan about three different kinds of activities for the students, which may include discussion, short lectures, group work, individual work, written work, films or filmstrips, or talking. Typically, students will lose interest in an activity after about 15 or 20 minutes of work on that activity; however, a class may be able to remain interested in one activity for a longer period of time, perhaps even the entire class period. The teacher must be the judge of the sequence of activities to be used, as groups of students will vary from the typical class.

Other general guidelines which may be followed in planning and in teaching the general business course are these:

- Emphasize the **why** and the **what**, as well as the **how to do**. Because the goal of the course is economic understanding, avoid the "cookbook approach" which asks students to engage in activities without understanding why they do what they do.
- Begin instruction from the students' present-day needs, problems, and interests. From them, move into broader needs, problems, and interests of students in other phases of their lives.
- Use planned visits to places of business in the community if possible. These field trips should be designed to supplement the content of the course and broaden students' understanding of their own business community as well as the community as a whole.
- Use audio-visual aids to add vividness to teaching and learning.
- Use speakers from outside the school as resource persons—but give them adequate information about the topics to be discussed, questions to answer in their presentations, and a narrowness of topic that will match their talks to the content of the unit being studied.
- Role playing and skits are interesting ways to learn about topics being studied.
- Use the problem-solving technique extensively; help students learn **how** to attack a problem to solve it effectively.
- Brief lectures give an opportunity to explain and clarify subjects of interest to the majority of the class. They should be geared in length to the interest span of the students.
- Use informal pretests to find those points that should receive major attention in a topic being studied.
- Gather materials and ideas for use in the class from a number of sources. Browse through current magazines, newspapers, and all other materials that are available to the teacher from the business community

for ideas for activities and topics to supplement the content of the units being studied.

The choice of content and activities in the course will vary according to current happenings, composition of the group, and perhaps the local business community and its resources. With the wealth of supplementary materials available to a general business teacher from the business community, some selection will be necessary to narrow down the topics and activities to those that can reasonably be handled in a one-semester or one-year course. Activities may be selected according to the interests of the group to reinforce the objectives for a unit of study.

Activities for Teaching/Learning

Activities will be presented for twelve units that may be part of the general business course. The activities may be used as described; or they may ignite a spark that a teacher can use to enlarge and expand and modify these ideas to provide a more meaningful and appropriate activity for the general business class. Boxes are provided so that the teacher may check those activities he or she wants to use, or some teachers may prefer to number the activities.

Activities for Learning About the Private-Enterprise System

1. Objective: Students will be able to describe characteristics of the private-enterprise system of the United States: its production, marketing, and consumption functions.

☐ On the first day of class, students may be given a list of items they probably would like to have. Using any resources available, such as newspapers, direct-mail advertising from businesses in the community, telephone books, etc., students list all possible places they could buy those items. Students then discuss the variety of places that are available to consumers and make some judgment about the most appropriate place for purchasing those items under particular circumstances.

☐ Students may plot a map of three or four blocks of the business district of their town or a nearby town in which many of them shop. On that map, which is displayed on the chalkboard or an overhead transparency, students identify each business firm in the area. The map then becomes the basis for discussion of such questions as: What does each of these business firms do? Are the firms primarily engaged in manufacturing, wholesaling, retailing? What firms have gone out of business in the last few years? Why do students think they went out of business? What new businesses seem to be needed in that area? Why? What businesses may not be needed? Which ones do not seem to be doing well now? Why? If new businesses are needed, where should they be located? What should those businesses sell? Where would they get the money to start? How many people would a new business probably need to hire? The list of questions could be endless

for this activity, depending on the interest and background of the students. This activity, which is community related, can be used successfully during the first day or two of class when students may not have textbooks available to them. The activity also gives the teacher some understanding of the depth and breadth of the students' knowledge about the business community.

- ☐ A survey of the students' knowledge and interests will be an aid to the teacher in planning the activities for the course. The survey instrument can ask students about their experience in the business world, their own consumer and producer characteristics, and topics that seem to be of interest to them.

- ☐ For a local business in the community, list the other businesses in town on which that business depends. What functions does the owner of the business perform? What functions do the other businesses perform that make the selected business dependent on them?

- ☐ Decide where to locate a new business in the community. Give reasons for locating the business in that place.

- ☐ Bring in clippings about new businesses in the community. Discuss reasons for locating in the community, the number of persons employed, benefits to the community, and the possible drawbacks in locating where they have.

- ☐ Students may design their own companies. Each student may select a company, a company name, a location for the business in the local community, the products, the type of business organization to be used, the number of employees and types of work they will do, etc. As each student designs his or her own company, that company then can be used throughout the semester for various projects. This activity, a creative one, gives students an opportunity to role play; and yet, the content of their project is geared to the local community. As they discuss banking, credit, investments, etc., the students may relate what they learn to the company created in this activity.

- ☐ Find examples of inflation in local newspapers and in magazine articles. The use of mail-order catalogs, one several years old and another from the current year, can serve to illustrate the differences in prices as well as differences in items offered for sale.

- ☐ Each student may select one type of goods produced in the local community and list all the raw materials needed to produce that product. If possible, students could interview workers from firms in the community which produce those goods and find out from what geographical regions the raw materials come. From this activity, students can progress to an in-depth discussion of other businesses associated with the product, the ways in which they are organized, etc.

☐ Locate vacant business buildings and attempt to find out why those business firms that were located there have gone out of business or have moved. If there is interest in the topic, students may invite a local business person to discuss changes in the community—why business firms have gone out of business or moved.

☐ A field trip to a local production plant will enable the students to see mass production in business, and a field trip to a wholesale company will help them understand the function of wholesalers in serving retailers.

Activities Related to Changes in the Economic System

2. Objective: Identify changes in the economic system that have occurred and will occur, such as business cycles.

☐ Collect newspaper or magazine items about business conditions of the 1930's. Interview older persons who were part of the labor force during the 1930's and ask them to compare that period with the current period. Emphasize particularly the individual's status in the two time periods.

☐ Discuss effects of changes in the economic system on the local community. Interview local business persons about the changes they have seen in the economic situation of the local community in the past several years.

☐ Investigate a local franchised business. Find out when the business came to the community. Ask the manager to serve as a resource person for the class, discussing the features unique to a franchised business, services provided by the parent company, and the growth of franchised business firms in the past fifteen years.

☐ Draw a time line giving the major stages in the business cycle for the United States in the past twenty years.

☐ List as many new products as possible that have been added to the market in the past twenty years.

☐ Collect newspaper or magazine items about computers in the business world. Discuss the changes in the business world which have occurred as a result of automation.

☐ Check the local library for back issues of newspapers to find articles about changes in the economic situation in the community in the past few years. Particularly look for articles about recessions, layoffs in manufacturing companies, strikes, etc.

☐ Invite a local business person to discuss the changes he or she has seen in the local business environment during the past few years.

Activities Related to Forms of Business Organization

3. Objective: Describe major ways in which business firms may be organized and describe characteristics of each of those forms of business organization.

- ☐ Interview a partner of a business to find out the procedure for organizing a partnership, problems in dividing authority, and procedure for ending a partnership.
- ☐ Survey local businesses to find out how they were organized, what form of business organization they now have, what form they had when they were organized, how long they have operated in the present location, what products they manufacture or distribute, etc.
- ☐ Visit the local Small Business Administration office and ask about booklets on organizing a business, particularly a sole proprietorship.
- ☐ Visit a cooperative business firm in the area to see how it is organized. Contrast its form of business organization with other business firms in town.
- ☐ List from the telephone directory twenty firms in the local business community and classify them as sole proprietorships, partnerships, corporations, or cooperatives.

Activities Related to Individual Contributions to the Economic System

4. Objective: Evaluate ways in which an individual can contribute to our economic system as a producer, consumer, and citizen.

- ☐ Ask students in Junior Achievement to conduct a panel discussion of their companies and experiences in the program.
- ☐ Develop a slide-sound presentation on the role of an individual in the private-enterprise system.
- ☐ In the library, read about a well-known business person, particularly about the contributions that person has made to the improvement of our economic system or about a business firm with which that person is associated.
- ☐ Collect news items dealing with the roles of individuals in local government.
- ☐ Interview a person who works in the business world about the responsibilities he or she assumes as a producing member of the economic system.

Activities Related to Money Management

5. Objective: Formulate a plan for efficient management of money by individuals and families.

- ☐ Prepare a list of items that cost $50 or more. Students then set priorities for those items, listing them in the order in which they would buy them, assuming that they could not buy all of the items at once. Then discuss why they arranged them in the order they did, noting particularly those items placed at the top of the list and at the bottom of the list. Discuss the principle of relative values and setting priorities in money management.

- ☐ Plan a budget for a family of two, then a family of five, then a family of ten. Compare the budgets to determine buying problems faced by families of varying sizes.

- ☐ Keep a record of all expenses for one week and classify them as wants or needs.

- ☐ Ask students to list two or three items (and the approximate cost of each) that they would like to have as soon as they have enough money to buy them. Then ask them to estimate how long it will be before they are able to save weekly or monthly for that list of items. How long must they save to be able to buy one item? all of the items? Discuss the techniques of money management in connection with buying for day-to-day needs and for long-term purchases.

- ☐ Conduct a class survey (by anonymous questionnaire) to determine how much money students have to spend, how they spend it, and how they decide how to spend their money. Follow up the survey by discussing spending patterns.

- ☐ Present a problem to solve: choosing between two desirable or necessary items when only one is possible. Choose items that would be popular with the students. Follow with a discussion of the problem outlining the **steps** in making such a choice.

- ☐ Students may list goals for a career person, a family with young children, and an elderly couple. Students then classify those goals as short-range, intermediate, or long-range goals. Ask students to discuss which goals would be the same for all three, and how spending habits change as a result of circumstances. Discuss how budgets would differ in each case from other life stages.

- ☐ Involve students in collecting quotations or cartoons related to money management. Display them on the bulletin board.

- ☐ List the resources that could be used for deciding the best buy of a particular consumer good: community resources, government publications, library resources, resources from businesses, etc.

- ☐ Describe the impact of vending machines and drive-in stores on buying habits.

- ☐ Survey several local stores to determine how they serve the customer. Particularly note the kinds of information furnished to help a customer in making a buying decision.
- ☐ List all the necessities that a "typical" family will probably use in one week. Discuss decisions involved in buying all those necessities.
- ☐ Investigate the services of the local Better Business Bureau for consumers.
- ☐ Compare mail-order, discount stores, wholesalers, and producer-sold merchandise; discuss the advantages of each to a consumer in managing his money.
- ☐ Investigate the way in which the "old-fashioned store" of the early 1900's operated. Compare that store with a modern store of today. What services for the consumer are different?
- ☐ Discuss the major factors that influence a consumer to spend his money in the way he does.
- ☐ Tape record commercials from TV or radio. As the class hears the recording, they write down as many of their reactions as possible to each commercial—whether their reaction is favorable or unfavorable, whether the commercial influences them toward that product or away from it, etc.
- ☐ Organize a viewing panel to watch TV ads and analyze the commercials according to types of appeal, information provided, and audience and age to which the different commercials are aimed.
- ☐ Role playing: Assume you are working and are earning $3 an hour. How many hours will you work to buy a stereo costing $300? Is it worth the hours of work? What determines whether you are willing to spend that amount of earnings for that item?
- ☐ For each of these items, find what brand your family buys: toothpaste, shampoo, bread, cereal, dishwashing liquid, detergent, bath soap, canned vegetables, milk, and gasoline. Ask various members what factors influence them most in choosing those particular brands.
- ☐ Develop a "calendar of good buys" by determining from newspapers, interviews, and other available sources when certain consumer goods are good buys.
- ☐ Prepare a buyer's guide for a particular item by assembling ideas for determining the best buy on that item.
- ☐ In the library, browse through any consumer buying magazines available to determine the kinds of information they can furnish.

List the means used by business firms to attract customers: money-back guarantees, no-down-payment offers, loss leaders, limited supply of a featured item, rain checks on items which are sold out, etc. Discuss whether those means are helpful or not helpful to the consumer in money management.

Activities Related to Problems in Money Management Caused by Economic Situation

6. Objective: Describe the problems in individual, family, and business money management caused by changes in the economic situation of the nation.

- ☐ Visit the library and read about bankruptcy. Find out under what circumstances a person or a business firm may file for bankruptcy in your state.
- ☐ In the library, check the reference section to find information on the consumer price index. Collect figures on the index for the past several years and compare them.
- ☐ Interview three persons in the community about the effects on their way of life when their income drops. Ask them to assume they have lost their job or had other difficulties which changed their income and to describe what they imagine would happen.
- ☐ Check to see if your community has a family counseling service for families with financial difficulties. If so, interview a case worker for that service about the kinds of financial difficulties encountered in various cases.
- ☐ Invite a Chamber of Commerce representative to talk about the impact on the local business community of a drastic change in the economic situation—recession, increase in unemployment, etc.
- ☐ Check the current magazines for stories of individuals or business firms coping with financial difficulties or fluctuations in the economy.

Activities Related to Banks in our Economic System

7. Objective: Explain the functions of banks in our economic system and assess ways in which individuals can use the services of banks intelligently.

- ☐ List all questions you would like to ask a banker about money and banking. If a bank official is able to visit the class as a resource person, ask those questions of him or her.
- ☐ As a pretest to the banking unit, write a check to another person. Compare that sample with a model check displayed in the classroom or in the textbook. Determine what points need improvement.
- ☐ Research the check collection process in the local community.

- ☐ Collect canceled checks and study the endorsements and cancellations to determine the path the checks took.
- ☐ Discuss changes in banking in the last 30 years: use of drive-in banks and branch banks, computerized deposit and withdrawal facilities which have made possible 24 hour banking services, etc.
- ☐ Discuss a credit economy—one with "no money." List advantages and disadvantages of an economy with no bills and coins used as money.
- ☐ Survey banks and branches in the local community and determine location and types of services offered at the various locations.

Activities Related to the Role of Credit

8. Objective: Analyze the role of credit in the business world and explain how to plan wise use of credit in managing personal finances.

- ☐ List items commonly bought on credit and those not bought on credit. Why is each bought that way?
- ☐ Display and discuss an installment contract and an application for credit. Particularly note the fine print of each.
- ☐ Bring advertisements from newspapers about installment plans and analyze them. Determine how much credit costs in those advertisements.
- ☐ Write a story about a person trying to buy on credit for the first time.
- ☐ List businesses in the community who sell for cash and those who sell on credit. List reasons for those businesses following those policies.
- ☐ Develop a "profile" of a typical family in the community if they **never** bought anything on credit—and never took advantage of credit even through paying for electricity after it was used, for example.
- ☐ Interview the manager of a local credit bureau. Find out major reasons for credit losses by business firms, the procedure for collecting information about customers, and services of the credit bureau to business firms.
- ☐ Look at some credit and collection letters from local companies, if possible. Or use some from business communications textbooks to study the problems that businesses may face if they do extend credit.
- ☐ React to these statements: If you don't have the cash to buy something, you should not buy it; credit should be used only in emergencies; bankruptcy is the only solution for debt-troubled persons or families; our economy is built on credit; people with high credit ratings have an unfair advantage over others; credit tempts people to live beyond their means.

☐ Display an installment purchase contract; study it to determine what the contract says about repossession of goods, default on payments, and title to the goods.

☐ Obtain copies of local business firms' charge account applications. Compare the stores on their credit policies and repayment plans.

Activities Related to Insurance

9. Objectives: Define economic risks, list some of their causes, and describe how insurance protects the individual from loss of property and earning power.

10. Describe the various types of insurance available to an individual and evaluate situations in which a person should have various types of insurance coverage.

☐ Survey persons who are employees of a business firm or firms to find out whether their companies have group life insurance for employees and group health insurance plans. Compare the plans for employees of different firms.

☐ Clip articles from the newspaper on automobile accidents, home fires, burglaries of local business firms or homes, and other catastrophes to illustrate risks that a person must avoid, assume, or insure against.

☐ Arrange a bulletin board display of current literature and advertisements from insurance companies and insurance policies.

☐ Prepare a household inventory for insurance records for your family.

☐ Evaluate the types of coverage carried by your family and discuss possible additional coverage with them.

☐ Collect literature on social security insurance from the local Social Security Administration office.

☐ Discuss kinds of insurance a person should buy when he or she begins the first job, marries, and has children. Compare the insurance at those stages, and then evaluate the kinds of insurance needed when that person enters other life stages.

☐ Discuss risks of a test pilot, truck driver, high school student, homemaker, professional football player, fireman, and policeman. Discuss kinds of insurance each should consider.

☐ Invite an insurance salesperson to discuss the insurance plans offered by his or her company and an insurance adjuster to talk about some of the kinds of cases encountered in adjusting claims.

☐ Write a skit on accidents and present the skit to the class. Illustrate a central concept of some type of insurance.

- ☐ List risks people face and indicate the ones that can be covered by insurance.
- ☐ Visit an insurance office that offers property insurance and find out what factors determine fire insurance and other property insurance rates.

Activities Related to Savings and Investments

11. Objective: Describe the role of savings and investments in the economic system and personal lives of consumers and ways in which savings and investments may be accumulated.

- ☐ List all the places where savings accounts may be maintained in your local community.
- ☐ Determine the interest rates paid by various banks and savings and loan associations in the community.
- ☐ Assume you have $100. Choose a place for saving that amount and give reasons for that selection.
- ☐ Investigate a local credit union to determine how it serves customers, what services are available and often used, the interest rate paid, and procedures for participating in a credit union.
- ☐ Visit a local stock brokerage firm and find out how to invest in stock. Determine the costs of buying and selling stock.
- ☐ Choose a stock from those listed in the local newspaper on the financial page. Follow that stock for three weeks, determining the closing price of the stock each day. In the library, investigate the company selling that stock and determine the products of the company, its background, and its future. At the end of the three weeks, determine the price for which the stock could be sold, figure the costs of buying and selling the stock, and determine the profit or loss possible on that stock during the three weeks.
- ☐ Cut from magazines pictures of different family types and sizes and lifestyles, such as a large family, a young family, a bachelor, a young career woman, a student, etc. Ask small groups of students to determine facts about the persons from the pictures and then exchange "cases" and decide on types of investments suitable for each case.
- ☐ Develop crossword puzzles on investment terms to review vocabulary.
- ☐ Use newspapers to investigate the different types of housing available in the local community.
- ☐ Select a home from the classified section of the newspaper. Determine how much the home would cost, ways in which it might be financed, and insurance that will be needed by the owner of that home and then plan a budget for payments on the house.

- ☐ Use overhead transparencies to introduce the concept of a home as a means of investing, showing homes of the past, the present, and the future.
- ☐ List qualities you think are important in a house. Discuss how these qualities affect the individual or the family.
- ☐ Discuss how those qualities affect the choice of a place to live—particularly compare the choices of an apartment, a mobile home, a condominium, and a house.
- ☐ Collect and discuss articles from the newspapers and magazines about problems in housing currently facing American families and individuals.
- ☐ Conduct surveys on the types of housing available in the local community—mobile homes, apartments, houses, duplexes, townhouses, condominiums, etc.
- ☐ Invite a lawyer or a real estate agent to discuss the legal aspects of home ownership, particularly the legal papers involved, financing questions, and procedures a prospective owner must follow.
- ☐ In two groups, discuss the problems of landlord-tenant relationships. One group should attempt to write a tenants' "bill of rights" and the other group should write a landlords' "bill of rights." The two groups then can compare their results.
- ☐ Interview people in your local community about their reasons for choosing the type of home they have.

Activities Related to Rights and Responsibilites of Workers, Investors, Business Firms, and the Government

12. Objective: Determine the rights and responsibilities of workers, investors, business firms, and the government in the American economy and describe the role of each in the operation of our private-enterprise economy.

- ☐ Survey four persons to ask their opinions on (1) anti-pollution devices on cars and (2) phosphates in detergents.
- ☐ Select a student as Mr. or Ms. Taxpayer. Decide on a job for that student; an income; the number of people in his or her family; the kind of car, house, and other major possessions that person will have, etc. Then decide how Mr. or Ms. Taxpayer will be taxed—what types of taxes he or she will pay, what approximate amounts he or she will pay, etc.
- ☐ Keep a one-week scrapbook of clippings from newspapers and magazines on labor-management disputes. Describe the persons involved in the disputes and the major issues of the disputes.

- ☐ As a small committee, visit with local business people who have knowledge of or who work with goods imported from other countries for sale in the local community. List the items that are imported by the business people interviewed.
- ☐ Collect and discuss booklets from the Federal Trade Commission on bait advertising, deceptive pricing, phony ads, deceptive guarantees, and other types of activities of which consumers should be wary. Discuss the role of the Federal Trade Commission in protecting the consumer.
- ☐ Investigate in the local community the types of services available to offer consumers protection in the marketplace.
- ☐ Obtain copies of information on the Truth-in-Lending law. Discuss how that law serves consumers.
- ☐ Visit the local Better Business Bureau office to learn of the services available to consumers from that office.
- ☐ Invite a representative from the Chamber of Commerce to talk about the services of the Chamber of Commerce to the business community and to consumers.
- ☐ Interview small business owners about the types of taxes they pay, licenses required in their businesses, and laws that particularly apply to their business firms.
- ☐ Obtain a copy of the city budget or county budget and study it to see for what purposes tax money is spent.
- ☐ List government agencies that help consumers—the telephone book will be one source for discovering local agencies.
- ☐ Visit the local Small Business Administration office and interview personnel about services they offer to local small business firms.
- ☐ Ask a labor union member or official to visit the class to talk about the role of labor unions in our economy.
- ☐ Interview workers and management personnel about the rights of labor union members and management persons and the procedure for settling a grievance of a union member against management.
- ☐ Try to write a labor contract—role play the union representatives and the management representatives to see if students role playing those persons can reach an agreement.
- ☐ Discuss how a strike affects a worker and his family, business firms, and the community as a whole.
- ☐ Trace the history of the labor union movement and the effect of that movement on the development of our economic system.

- ☐ Use current news magazines and newspapers to gather information about laws on contracts, unordered merchandise sent to a consumer, and installment contracts. Discuss the rights and responsibilities of consumers in situations related to those laws.
- ☐ Interview business owners to find out whether they are members of trade associations. If they are, what services do those associations furnish to them and what standards, if any, do business firms meet to be members of the association?
- ☐ Interview a Chamber of Commerce official to find what is being done to encourage new business to locate in the local community.
- ☐ Discuss the pros and cons of monopolies and oligopolies.
- ☐ Interview a partner of a business to find out what government controls and taxes apply to partnerships, the "red tape" in organizing a partnership, the problems in operating a partnership, and the termination procedure.

Activities Related to Career Choice

13. Objectives: Assess the need for careful career choice and analyze the various careers available to an individual.

14. Investigate how to apply for a job.

- ☐ In the library locate a book about the life of a person in a career area of interest. Read the book to discover what kinds of work that person's career involved, how the person advanced to the position he or she attained, and ideas on the career path for that person.
- ☐ For each of the major units of the textbook, investigate the possible careers in each of the types of business firms included in those units.
- ☐ Visit the library and check the Occupational Outlook Handbook for career areas of interest to you. Read about those career choices which you have chosen, particularly looking at the kinds of work, prospects for that career field, and requirements for training and education for that career field.
- ☐ Interview someone in your neighborhold about how that person chose his or her career; ask for tips in choosing a career wisely.
- ☐ Ask a student who participates in Junior Achievement what he or she has learned from Junior Achievement about applying for and finding a job.
- ☐ Role play job interviews and tape record them. The teacher or another resource person may play the role of the interviewer and students, the applicants for the job. Listen to the tapes and discuss the kinds of questions that are often asked in interviews.

- ☐ Collect a list of questions typically asked in interviews.
- ☐ Collect samples of application forms for jobs from local businesses, display them, and discuss kinds of information asked of the applicant.
- ☐ Survey employment agencies available in the local community about types of services provided and ways in which individuals can use those services.
- ☐ Interview a person in a career in which you have some interest and ask that person for advice about selecting a career. Ask for that person's ideas on advantages and disadvantages of various careers, what to consider in choosing a career, what to look for in a job, etc.
- ☐ Interview a recent graduate from your school to find out how that person found his or her first job.
- ☐ Interview a business person about what he or she looks for in applicants for jobs.
- ☐ Collect "help wanted" ads from the newspapers and discuss the types of requirements listed in those advertisements.

The activities listed in this Rapid Reader are suggestions only; the teacher of general business will find ways to adapt them, revise them, and select from them those activities that are suitable for a particular class. They are only a sample of the activities that can be used to supplement the textbook materials. Hopefully, they will serve as a springboard for creative teachers to find ways to add interest and involvement to the classroom in other kinds of activities.

One word of caution is perhaps wise. These activities are **supplements** to the activities included in the textbook and the content included in the text. They are reinforcements for the content which students will study from the textbook. Most general business students need reinforcement work and application of the facts they learn to make those facts meaningful to them. The purpose of these activities is to help to give those facts meaning for the students in their daily lives, both as students/consumers and later as producers/consumers.

Evaluation

Evaluation in general business should be based on a variety of activities and performances by students. Grading only on written tests over large segments is unfair, particularly to those students with reading and comprehension problems. Those students probably will have difficulty in demonstrating on a written test what they have learned. Other students, too, who can participate, become involved, and find applications in their own lives for what they learn in general business may not be able to perform well on written tests.

Evaluation may be based on a combination of activities throughout the grading period. For example, students may be assigned a variety of ac-

tivities which require them to write, do research, complete projects, perform in-class activities, present oral reports, work in small groups, and write answers to quizzes and tests. With a large number of activities and opportunities to show that they can perform satisfactorily, students may be able to demonstrate competence and proficiency in meeting the objectives of the course.

Various methods may be used for evaluation. To individualize the activities of the class to some extent, learning activity packages may be used; activities and tests in those packages can be part of the total evaluation. Contracts may be used to give students incentive to complete projects; those activities and projects completed according to the contract can be part of the total evaluation of the student's work. Activities lists can be given to students so that they can select those activities they want to complete to earn a part of the total evaluation of their work. Small-group work can be evaluated. Completion of workbook activities can be part of the evaluation. Worksheets completed in class and out of class can be evaluated as part of the grade. A composite of a number of ways of earning a grade can be used to give students maximum opportunity to demonstrate what they have learned in the general business course.

Learning Activity Packages

Learning activity packages can be developed by the teacher, or they may be obtained from commercial sources. A package will contain the following materials: an introduction, which provides background and motivation for the student by explaining what is to be accomplished in the package; diagnostic materials, such as a pretest; behavioral objectives; learning activities to meet those behavioral objectives; checkpoints; and post-tests. Activities built into a learning activity package should be matched to the students' interests and ability levels.

Learning activity packages are a versatile tool for learning, since they can be developed around a variety of materials, including the textbook. Through the package, the teacher can outline a sequence of activities that will involve the students in a variety of learning experiences. Much of the student's work in a learning activity package can be **doing**, applying what he or she knows to activities.

An important part of a learning activity package is the inclusion of checkpoints and provision of instructions for checking with the teacher on the progress of the student. The teacher must not "abandon" the student to work alone on the package; feedback, encouragement, and help are needed just as in other activities.

Various activities included in the package may be evaluated and counted as part of the student's achievement in the course; or the evaluation for grading purposes may be reserved for the other activities of the class and the post-test included as part of the learning activity package. The primary purpose of the post-test is to measure the level of mastery of the concepts included in the behavioral objectives of the package; that post-test helps the teacher to know whether the student has an understanding of the content in

the package. Achievement on the post-test, if it is designed to match the objectives of the package, is indication of learning of the concepts of the package.

The development of a learning activity package for a general business unit is hard work; however, it offers a method of learning that will help those students who have difficulty with other ways of completing class activities to learn and to demonstrate that they have learned.

For teachers who would like to develop learning activity packages, various guides are available in the literature. Schultheis and Napoli (Feb. and Mar., 1975), in a two-part article in the Business Education Forum, describe the steps for developing learning activity packages.

Contracts

Contracts may be used to provide students with a way of earning their grades for the course. The contract, which the student completes at the beginning of a period of time, will outline the kinds of activities and projects that are to be completed during the contract period. The student may choose the pattern of activities to be completed and the grade he or she wishes to achieve on those activities. The contract may include a variety of activities, so that the student has some selection, and should gear the grade to be achieved to the number of projects to be completed and the difficulty of those projects.

A contract may be built in a cumulative style, with each grade's activities including those activities of the next lower grade plus some activities that are unique to the higher grade; or it may be built of activities for each grade level which are independent of the other grade levels.

In a cumulative style of contract, a student who wishes to work for a D on the contract would be given a list of activities that are to be satisfactorily completed to meet specified objectives, with a deadline for completion of those activities. The student who contracts for a C would be required to complete the activities for a D plus new activities that are not part of the D contract. The B contract would include all of the D and C activities and new activities, and the A contract would include all of those activities plus new activities.

If the grade levels are independent of each other, the students working for a D would complete one set of activities; the students working for a C would complete a different set; the students working for a B would have a different set of activities; and the A contract would include still another set of activities.

For a teacher beginning to use the contract, probably a wise procedure would be to limit the time period of the contract to a week or two weeks at most, to devise the contract to be only a small portion of the students' grades for the grading period, and to limit the time periods during the class in which the students work on the contract activities to a set period of 20 minutes a day at most. In that way, if a contract is not suitable for the students in some way or if the activities do not take as much time as expected, the students will not have committed a very large portion of their time and

their grades to the contract. The contract activities must be geared to the students in the class, and a first attempt may prove to be too easy or too hard, too short or too long, or unsatisfactory in other ways.

Activities Lists

Activities lists are a form of contract or learning package in some ways. However, they include only activities for supplementary work and may make no provision for student evaluation of achievement. For example, for the banking unit, a teacher may provide the students with a list of activities related to banking, which includes in-class and out-of-class activities. Each activity, depending on its difficulty and complexity, is assigned a number of points which may be earned for satisfactory completion of that activity. The student then may choose from that list the activities that will be completed during the time period allowed. At the end of that time, the student will be assigned a grade for the activities on the basis of the number of activities assigned and points earned.

A list of activities for banking may include activities such as these:

For 10 points, make a chart of the forms commonly used by customers of a local bank.

For 15 points, clip from the newspaper for two weeks all the articles dealing with banking. Underscore in red all the terms you do not understand and ask about them in class or in an individual conference with your teacher if you have been unable to find their meaning outside of class.

For 10 points, read a pamphlet provided by your teacher and give a short oral report to the class of the interesting points in that pamphlet.

The list of activities may include activities that can be completed in class, others which require the student to collect materials from the community, and still others which require the student to do short interviews, prepare displays, visit a bank, etc. The total points accumulated on activities from that list, then, may become a portion of the student's grade for the banking unit.

The activities included on the list must be meaningful activities that meet the objectives of the unit being studied. Activity for the sake of activity is not a learning experience. However, activity that contributes to learning and the accomplishment of specific learning objectives can add interest and can motivate students to become involved in the class activities.

Small-Group Work

Part of the process of the general business course is a socialization process. Small-group work is a method for helping students learn to work with each other and to help involve all students in the class in discussions. When students spend a portion of their time in small-group work and are expected to produce some results from that work—answers to problems, written work, or other results—the products of that activity may be evaluated also.

If students are asked to work in small groups, part of their total evaluation for the grading period may include a grade for their work in groups. To arrive at a grade, the groups may be asked to evaluate themselves. An evaluation sheet may be provided so that they can complete their evaluation individually and secretly. On that sheet, they may be asked to evaluate, on a scale of 1 to 10, their total group's work and the work of each person in the group. A composite of the evaluations from a group then can be used as a basis for assignment of a grade for that activity. Evaluating the work of the groups helps to demonstrate that the activity is a meaningful part of the class work and may help to stifle the inclination of students not to contribute because "this doesn't count on my grade anyway."

Evaluating a Student's Total Performance

Because written tests alone may not be a valid indication of a student's work during a grading period because of reading and comprehension difficulties, a plan for arriving at a grade for a six weeks' or a nine weeks' grading period should include provision for all the major kinds of activities in which students may have engaged during that time. A plan for grading may look similar to this plan.

Task	Evaluative Criteria	Portion of Total Grade
Five written tests	For each test, standards for letter grades are established according to school criteria or class performance in total	10% for ea. test
Completion of a contract	Criteria for each letter grade set up in the contract for satisfactory completion of a specified set of activities	15%
Completion of a Learning Activity Package	Criteria for post-test scores established for the package	15%
Small-Group Work	Group evaluation of total group and individual members completed at the end of the group work	10%
Homework assignments (During the 9 weeks, a variety of assignments may have been given on 18-20 occasions)	Points awarded on each homework assignment according to number of items on assignment and difficulty of total assignment; a grading scale for total points was set up during the grading period	10%
	Total	100%

The variety of activities shown and the portion of the total grade assigned to each kind of task is only illustrative in this case. The important point in this illustration of evaluation is that the students should be given a variety of ways in which to earn their grades. Evaluation on written tests in most classes probably should not exceed 50 percent of their total evaluation. The five written tests included in this evaluation, which are assigned 10 percent of the total grade each, are weighted heavily in this example; some units may include fewer tests and more kinds of activities which may be evaluated.

Daughtrey (1974) outlines a cumulative evaluation chart which weights written tests as 40 percent of the total grade; Musselman and Musselman (1975) present a suggested plan for evaluation and assignment of marks which weights written tests and quizzes 40 percent also. Those two examples are excellent guides for teachers in planning the computation of grades at the end of the marking period.

Suggested Materials/Media

Resources for the general business course abound in the professional literature, in free and inexpensive materials available from business firms and trade associations, and in materials developed by educators. This section of the Rapid Reader will include only a sampling of the many, many materials available to the general business teacher. The materials may be categorized in a variety of ways; they will be grouped here as materials for the teacher—materials that broaden and deepen the teacher's understanding of the course content; materials for the student; publications available on a regular basis; and articles from professional literature which will be of interest to the teacher.

Materials for the teacher

Bahr, G. and Bangs, F. K., Editors. *Foundations of education for business.* 1975 NBEA yearbook. National Business Education Assn., 1960 Association Drive, Reston, VA 22091.

Catalog of education materials, Changing Times Education Service, 1729 H St. NW, Washington, DC 20006.

Catalog of teaching aids, Institute of Life Insurance, 277 Park Ave., New York, NY 10017.

Catalog on transparencies, Visual Products Division of 3M Company, St. Paul, MN 55101.

Consumer education in an age of adaptation. (Also *An educator's guide to teaching metrification* and other publications.) Sears, Roebuck and Co., Public Relations, Sears Tower, Chicago, IL 60684.

Consumers Union publications price list, Consumers Union, Orangeburg, NY 10962.

Education sound filmstrip directory, Dukane Corporation, St. Charles, IL 50174.

Films and slides to explain American business. Chamber of Commerce of the United States, 1615 H Street NW, Washington, DC 20062.

Hopkins, C. R. and Price, R. G., Editors. *Developing economic understanding through general business and advanced basic business: Course outlines and instructional guides.* (Also *Audiovisual materials for teaching economics, Economics in the business curriculum*, and other publications.) Joint Council on Economic Education, 1212 Avenue of the Americas, New York, NY 10036.

Innovative classroom techniques for teaching personal economics, Consumer Information Services, Montgomery Ward, PO Box 8339, Chicago, IL 60680.

Kit on teaching labor, AFL-CIO, 815 16th St. NW, Washington. DC 20006.

Lee, S. M. *Consumer education resource materials kit.* Geneva College, Beaver Falls, PA 15010.

Learning about free enterprise, J. Weston Walch, Publisher, Portland, ME 04104.

List of free materials on transportation, Assn. of American Railroads, Educ. and Group Relations, 830 Transportation Bldg., Washington, DC 20006.

Listing of free materials on automobile and home insurance, Insurance Information Institute, 110 William St., New York, NY 10038.

Money management program, Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601.

A teacher's guide to credit unions, CUNA Supply Cooperative, PO Box 333, Madison, WI 53701.

Walter, G. L. *Development and refinement of reading skills in business education.* Monograph 128. South-Western Pub. Co., 5101 Madison Road, Cincinnati, OH 45227.

Yacyk, P. *A teacher's guide of stock market and investment games and activities.* (Also other publications.) Rider College, Lawrenceville, NJ 08648.

Materials for the Student

Consumer education programmed learning instruction booklets. Delta Pi Epsilon National Office, Gustavus Adolphus College, St. Peter, MN 56082.

Economic cases for discussion. Phi Chapter, Delta Pi Epsilon, 254 Peik Hall, University of Minnesota, Minneapolis, MN 55455.

Four hats of the Federal Reserve. Federal Reserve Bank of Philadelphia, Philadelphia, PA 19101.

How we organize to do business in America. American Institute of Cooperation, 1200 Seventeenth St. NW, Washington, DC 20036.

Marketing for millions. American Stock Exchange, 86 Trinity Place, New York, NY 10006.

Money management library, Money Management Institute, Household Finance Corp., Prudential Plaza, Chicago, IL 60601.

Policies for protection, Institute of Life Insurance, 277 Park Avenue, New York, NY 10017.

Wilson, W. H. and Warmke, R. F. *Life on paradise island.* Scott, Foresman and Co., Glenview, IL 60025.

You and the investment world, School and College Relations, New York Stock Exchange, 11 Wall St., New York, NY 10005.

Publications Available on a Regular Basis

Teachers may write to the organizations listed below and ask to be placed on the mailing list to receive price lists or publications listed here.

National Consumer Finance Association, Educational Services Division, 601 Solar Building, 1000 Sixteenth Street, NW, Washington, DC 20036.

Finance Facts, a four-page leaflet published monthly, contains short statistical tables or descriptions of consumer financial behavior. Typically, topics such as earnings of families in the United States, consumer buying plans and financial behavior, income, the employment situation, and consumer credit are shown.

Money Management Institute, Household Finance Corporation, Prudential Plaza, Chicago, IL 60601.

MMI Memo, a four-page leaflet from the Money Management Institute, each month includes discussion of current money management news, activities for teaching about money management, and listings of materials available from the Institute.

Education Services, Institute of Life Insurance and the Health Insurance Institute, 277 Park Avenue, New York, NY 10017.

Teaching Topics, published quarterly by the two Institutes, discusses a topic related to financial management and insurance, includes activities for the classroom, and describes new materials available to teachers.

The First National City Bank, 399 Park Avenue, New York, NY 10022.

The Monthly Economic Letter is a monthly newsletter containing a general analysis of business conditions.

Federal Reserve Bank of Atlanta, Atlanta, GA 30303.

The Monthly Review is a monthly newsletter about business and the Federal Reserve System.

Articles from the Professional Literature

Listed here are some articles with ideas that have appeared in the past few years. Some also deal with problems that the general business teacher may encounter in teaching general business or with methods and techniques for teaching basic business.

Bahr, G. Crisis in your classroom: Energy. *Business Education Forum*, January 1974, 38-40.

Blockhus, W. Structure and use of small groups in basic business. *Business Education Forum*, October 1974, 27-28.

Blockhus, W. Understanding the uses of the universal product code. *Business Education Forum*, February 1977, 24-26.

Britt, B. Evaluating student attitudes, opinions, and judgments. *Business Education Forum*, April 1973, 45-46.

Brown, R. Basic business...General and performance objectives. *Journal of Business Education*, January 1973, 158-159.

Cox, J. R. Vary classroom activities for basic business students. *Business Education Forum*, March 1977, 13-14.

Eckert, S. W. A dark horse medium in basic business. *Business Education Forum*, March 1974, 21-23.

Francis, R. M. Business principles crossword puzzle. *Balance Sheet*, February 1974, 211.

Furjanic, S. W. Simulations and games: One answer for general business. *Business Education World*, December 1975, 5-6.

Furjanic, S. W. Survey findings on the status of general business courses. *Business Education World*, January 1976, 23, 27, 30.

Inman, T. H. and Danks, B. Environmentalism instruction in basic business courses. *Business Education Forum*, February 1974, 43-44.

Johnson, W. S. The free enterprise system: Essential to a free society. *Business Education Forum*, May 1976, 5-7.

McKitrick, M. O. Using cases and games to motivate basic business and consumer education students. *Business Education World*, December 1975, 19, 25.

Musselman, D. L. Motivating students in basic business. *Journal of Business Education*, March 1976, 281-288.

Musselman, V. Using subjective examinations in basic business classes. *Balance Sheet*, November 1970, 102-103.

Nelson, R. E. and Clow, J. E. Guidelines for developing and using career orientation materials. *Balance Sheet*, October 1973, 52, 55, 92.

Phelps, R. Decision making: The underdeveloped skill. *Business Education Forum*, March 1974, 4-6.

Reha, R. K. and Kim, P. Y. Advertising—Topic for the basic business curriculum. *Business Education Forum*, November 1975, 29-30.

Schultheis, R. and Napoli, K. Developing and using learning activity packages in consumer education. *Business Education Forum*, February 1975, 16-19, and March 1975, 9-11.

Schultheis, R. and Napoli, K. Strategies for helping poor readers in business subjects. *Business Education Forum*, November 1975, 5-12.

Teaching Topics, Value auction activity, Spring 1973 and Values and value clarification in family finance education, Fall 1973. *Teaching Topics of Institute of Life Insurance and Health Insurance Institute.*

Thomas, V. S. Career awareness in the general business class. *Balance Sheet*, October 1973, 57-59.

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Bahr, G. Crisis in your classroom: Energy. *Business Education Forum*, January 1974, 38-40.

Blockhus, W. Structure and use of small groups in basic business. *Business Education Forum*, October 1974, 27-28.

Clow, J. and Woolschlager, R. B., Editors. *Learning disabilities.* Illinois Business Education Assn. 1975, 27 pages.

Daughtrey, A. S. *Methods of basic business and economic education.* Cincinnati: South-Western Pub. Co. 1974, 271.

DeBrum, S. J., Malsbary, D. and Daughtrey, A. S. *A teacher's activity guide for general business for economic understanding*, 11th edition. Cincinnati: South-Western Pub. Co. 1974, 271.

Inman, T. H. and Danks, B. Environmentalism instruction in basic business courses. *Business Education Forum*, February 1974, 43-44.

Musselman, V. A. and Musselman, D. L. *Methods in teaching basic business subjects.* Danville, IL: Interstate Press, 1975, 128.

Price, R. G., Musselman, V. and Hall, J. C. *Teacher's source book and key for general business for everyday living*, 4th edition. New York: Gregg Div. of McGraw-Hill Pub. Co. 1972.

Schultheis, R. and Napoli, K. Developing and using learning activity packages in consumer education, Parts 1 and 2, *Business Education Forum*, February 1975, 16-19 and March 1975, 9-11.

Schultheis, R. and Napoli, K. Strategies for helping poor readers in business subjects. *Business Education Forum*, November 1975, 5-12.

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